

5 WAYS TO CUT YOUR healthcare costs

1. ALWAYS USE IN-NETWORK PROVIDERS, WHENEVER POSSIBLE

An in-network provider who is contracted with your insurance company to provide services to plan members at pre-negotiated rates. In general, if you visit an in-network provider, you will get your healthcare at a lower price.



2. ASK THE RIGHT QUESTIONS

Asking your doctor questions can help you decide what treatment plan is best for both your health and your wallet. Some useful questions to ask your doctor include the following:



- Why is this treatment necessary?
- How much will my treatment cost?
- Can I be treated another way that is equally effective but less costly?



4. PRACTICE PREVENTION

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. When preventative care services like physical examinations are combined with a lifestyle that is focused on wellness, significant savings can be achieved. The Trust for America's Health predicts that there is a return of \$560 for every \$1 spent on proven preventative care strategies in America.

3. KEEP DRUG COSTS DOWN

By being a wise health care consumer, you may be able to cut your prescription drug costs by up to 90 percent. Strategies to help you save money on prescription drugs include the following:



Shop around at local pharmacies to find the best prices on your prescription medication.



Ask your doctor about generic or over the counter drug alternatives to brand name prescriptions.



Look into discount prescription programs.



5. TAKE CONTROL OF YOUR HEALTHCARE

Learn to shop for value when it comes to healthcare. Ask your doctor the right questions, conduct price comparisons, read reviews, and review all medical bills carefully. With a little effort, you can ensure that you are getting the best value for your health care dollars.